

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

<b>IN RE:</b>	)	<b>Case No: 12-40934-659</b>
	)	
<b>TAMARA L VINSON</b>	)	<b>Chapter 13</b>
	)	
	)	
<b>Debtor</b>	)	

**TRUSTEE'S RESPONSE TO MOTION TO INCUR DEBT TO PURCHASE RESIDENCE**

Comes now Diana S. Daugherty MO36347, Standing Chapter 13 Trustee, and states as follows:

The proposed purchase would increase Debtor's monthly housing costs at the same time she seeks to incur student loan debt to pursue a PHD. Debtor has failed to turn over to the Trustee the full required portion of her 2014 tax refund because she used part of the refund to pay for auto repairs, which indicates that Debtor's current budget is not sufficient to fund the type of emergency expenses that are relatively common and which would occur more frequently with home ownership.

Dated: April 16, 2015  
RSPGEN--DSD

/s/ Diana S. Daugherty  
Diana S. Daugherty MO36347  
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**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the foregoing was served upon the following either through the court's ECF system or by ordinary mail, postage pre-paid, on this day of April 16, 2015.

/s/ Diana S. Daugherty  
Diana S. Daugherty MO36347

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